

ABSTRACT

In a communications network for accessing an account, conducting a transaction, obtaining services or obtaining information from a remote location, a programmable user interface is adapted to provide a multiplicity of separate choices perceptible to a user on a user operable terminal. The terminal is capable of registering for transmission to a service platform, a user's input to the terminal corresponding to at least one choice from the multiplicity, including banking, bill paying, shopping, travel, flowers and gifts and information. The user interface includes means for communicating the user selected choice to a service platform, means for communicating by voice, TDD or data transmission through the service platform, and means in the terminal for permitting the user to communicate directly by at least one of an interactive voice, TDD or data transmission communication with respect to a provider in the user's selection from the multiplicity.